

INDEXING INSTRUCTIONS:

Lot 451, Section C, Tipton-Pollard, PUD, Section 1, T2S,
R8W, DeSoto County, MS

National City Mortgage/Gibbs/2072684
FHA NO. 281-2971816-796

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid and other valuable considerations, the receipt and sufficiency of which is hereby acknowledged, the undersigned National City Mortgage Co., does hereby grant, bargain, sell, convey and specially warrant unto the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, (Attention: Single Family Property Disposition Branch), c/o Best Assets-CitiWest JV, 3420 Norman Berry Drive, Suite 600, Atlanta, GA 30354 (404) 768-1400, his successors and assigns, the following described land lying and being situated in DeSoto County, Mississippi, to-wit:

Lot 451, Section C, Tipton-Pollard, PUD, situated in Section 1, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 80, Pages 9-11, in the office of the Chancery Clerk of DeSoto County, Mississippi

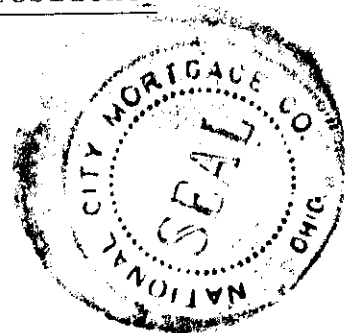
AND FOR THE SAME CONSIDERATION as hereinabove recited the Grantor herein does hereby transfer, assign and set over unto Grantee herein all of said Grantor's claims and notes representing the indebtedness heretofore secured by liens on the property hereinabove described, which said liens have been heretofore foreclosed.

This conveyance is made subject to unpaid taxes and assessments, if any.

IN WITNESS WHEREOF, National City Mortgage Co., has caused this instrument to be signed in its name by its undersigned officer, on this the 12 day of August, 2004.

National City Mortgage Co.

BY: Anita M. Holbrook
Anita M. Holbrook
TITLE: Asst. Vice President



STATE OF OhioCOUNTY OF Montgomery

PERSONALLY appeared before me, the undersigned authority in and for the above mentioned county and state, Anita M. Holbrook, personally known to me to be the Asst. Vice President, of the within named National City Mortgage Co., who acknowledged that he signed, sealed and delivered the above and foregoing instrument of writing on the day and year therein mentioned, for and on behalf of said corporation being so authorized to do in the premises.

WITNESS MY SIGNATURE AND OFFICIAL SEAL, this the 12 day of August, 2004.

Teresa L. Douglas
NOTARY PUBLIC

My Commission Expires:



TERESA L. DOUGLAS, Notary Public
In and for the State of Ohio
My Commission Expires Jan. 29, 2009

Grantor: Post Office Box 1820, Dayton, OH 45401 (937) 910-4347

PREPARED BY AND RETURN TO:

ADAMS & EDENS
Foreclosure Department
A Professional Association
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508

SS STATE MS.-DE SOTO CO.
SS
Aug 30 10 43 AM '04

BK 480 PG 748
CLERK OF COURT OH. CLK.